

**Northwest Michigan Human Services Agency, Inc.
Traverse City, MI**

Project Title	Northern Michigan IDA Network
Contact Information	Karen Emerson 3963 Three Mile Road Traverse City, MI 49686 (231) 947-3780
AFI Grant Amount	\$57,500
Nonfederal Support	\$57,500
Project Period	September 2002 – September 2007
Highlights	Northwest Michigan Human Services Agency is expanding existing IDA activities under the State IDA program to offer 37 additional IDAs for homeownership, post-secondary education, and microenterprise. The match rate is \$3 to \$1 for homeownership and \$2 to \$1 for microenterprise and post-secondary education. The maximum savings match is \$1,000 in participant savings over 36 months. Beyond core training, participants can access such supportive services as employment support, childcare, transportation, medical care, crisis management, structured planning exercises, mentoring, peer support, counseling, and credit repair.
Target Population	Twenty-four counties in northern Michigan.
Grantee/Collaborative Description	Northwest Michigan Human Services Agency is a Community Action Agency and is managing this project, including the monitoring and management of funds. There are eight IDA program sites in this project, through which six agencies will conduct outreach, account opening, case management, and service delivery. They include Community Action Agencies (North East Michigan Community Services Agency, Mid-Michigan CAA), an IDA program, and two federal credit unions. Fifth Third Bank has waived account fees and is supporting financial education for IDA participants.